

## The personal training account: From a French initiative to a right for all European citizens?

The European Commission seems to be interested in a system implemented in France in 2004 and improved in 2018. It aims to provide each citizen with the possibility of having an individual right to training and learning: the personal training (learning?) account (*“Compte personnel de formation”* in French).

The personal training account (PTA) allows people to acquire training rights that can be used throughout their working lives. It is universal in scope and is open to all working people.

Since 1 January 2019, as part of the law on *“the freedom to choose one's professional future”*, the CPF is credited in euros and no longer in hours.



### What is the personal training account?

The Personal Training Account (PTA) allows any active person, from the moment they enter the labour market until the date on which they claim all their retirement rights, to acquire training rights that can be used throughout their working life. The aim of the Personal Training Account (PTA) is thus to contribute, at the initiative of the individual, to maintaining employability and securing a career path.

It is to "give everyone the means to develop professionally and secure their career path", in particular by progressing by at least one level of qualification during their working life or by obtaining a qualification in the context of retraining.

As an exception to the above-mentioned principle, the Personal Training Account (PTA) can continue to be used even when the holder has claimed all his or her pension rights, in respect of voluntary work.

### Who is the Personal Training Account (PTA) for?

The Personal Training Account (PTA) is open to:

- all persons aged 16 and over
- by way of derogation, young people aged 15 who have signed an apprenticeship contract are also covered
- the Personal Training Account (PTA) is closed on the date on which the holder has claimed all his or her pension rights, with the exception of voluntary activities carried out by the employee.
- From the age of 65, the CPF account is automatically closed for employees who have liquidated their retirement rights and have not resumed paid employment.

On the official website “moncompteformation.gouv.fr”, each person has a secure personal space where they can identify themselves on their Personal Training Account (PTA).

This site also allows them to:

- access information concerning him/her (e.g. the credit in euros recorded on his/her account)
- obtain information on the training courses they can take under the Personal Training Account (courses eligible for the Personal Training Account)
- to have a first level of information on the financing of training;
- access to digital services related to career guidance such as the [free service of the career development advisor (CEP in French)].